

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	:	Leblang, et al.
Appl. No.	:	09/928,982
Filed	:	August 13, 2001
For	:	USER-TO-USER PAYMENT SERVICE WITH PAYEE- SPECIFIC PAY PAGES
Examiner	:	Jason M. Borlinghaus
Confirmation No.	:	7735

RESPONSE TO OFFICE ACTION
AND SUBSTANCE OF INTERVIEW

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action issued on May 7, 2007, please reconsider the present application in view of the following amendments, Substance of Interview, and Remarks.